

Fill in this information to identify the case:

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____

Case number _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), a
corporation organized and existing under the laws
of the United States of America

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account: _____

Date of payment change:

Must be at least 21 days after date
of this notice

New total payment:

Principal, interest, and escrow, if any

\$ _____

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

Signature

Date

Print:

First Name

Middle Name

Last Name

Title

Company

Address

Number

Street

City

State

ZIP Code

Contact phone

Email bknotices@odesslaw.com

**RICHARD O BREWER
DARLENE J BREWER
c/o WADE M. PITTMAN
222 N MIDVALE BLVD STE 16
MADISON WI 53705-5004**

L913P

ESCROW ACCOUNT STATEMENT			
Analysis Date:		11/29/18	
Loan Number:			
Current Payment		New Payment Effective 01/01/19	
Principal and Interest	\$567.85	Principal and Interest*	\$567.85
Escrow	\$596.31	Escrow	\$382.48
Total Current Payment	\$1,164.16	Total NEW Payment*	\$950.33
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on April 18, 2018. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS January 2019 to December 2019		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE			
		Anticipated Activity			
		Payments to Escrow	Payments from Escrow	Description	Projected Balance
HAZARD INS \$834.00 COUNTY \$3,755.72		Beginning Balance**			
Total Disbursements \$4,589.72		Post Petition Beg Bal*			
		Surplus Refund			
		Date			
Bankruptcy File		01/01/2019	382.48	0.00	1,147.40
Date April 18, 2018		02/01/2019	382.48	0.00	1,529.88
		03/01/2019	382.48	0.00	1,912.36
		04/01/2019	382.48	0.00	2,294.84
		05/01/2019	382.48	0.00	2,677.32
Pre-Petition Escrow		06/01/2019	382.48	0.00	3,059.80
Shortage/Deficiency as		07/01/2019	382.48	0.00	3,442.28
of Analysis Date \$2,372.57		08/01/2019	382.48	0.00	3,824.76
		09/01/2019	382.48	834.00- HAZARD INS	3,373.24
		10/01/2019	382.48	0.00	3,755.72
		11/01/2019	382.48	0.00	4,138.20
		12/01/2019	382.48	3,755.72- COUNTY	764.96
		Total	\$4,589.76	\$4,589.72-	
*Post Petition Beg Bal = The post-petition portion of the escrow starting balance		Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$764.96, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$764.96.			
**Beginning balance = Starting balance less any unpaid escrow disbursements		The escrow account has a pre-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the proof of claim (POC) and will be collected as part of your pre-petition plan payment.			
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$764.96.					

This is a statement of actual activity in your escrow account from May 2018 to December 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$2,374.58	\$7,928.53-
Date							
05/01/18	430.35	0.00*	51.87-	51.87-	MORTGAGE INS	2,753.06	7,980.40-
06/01/18	430.35	596.31*	51.87-	51.87-	MORTGAGE INS	3,131.54	7,435.96-
07/01/18	430.35	596.31*	51.87-	51.87-	MORTGAGE INS	3,510.02	6,891.52-
08/01/18	430.35	0.00*	51.87-	51.87-	MORTGAGE INS	3,888.50	6,943.39-
09/01/18	430.35	596.31*	51.87-	51.87-	MORTGAGE INS	4,266.98	6,398.95-
09/01/18	0.00	0.00	786.00-	834.00-*	HAZARD INS	3,480.98	7,232.95-
10/01/18	430.35	596.31*	51.87-	51.87-	MORTGAGE INS	3,859.46	6,688.51-
11/01/18	430.35	8,557.75*	51.87-	51.87-	MORTGAGE INS	4,237.94	1,817.37
12/01/18	430.35	0.00	51.87-	0.00*	MORTGAGE INS	4,616.42	1,817.37
12/01/18	0.00	0.00	3,755.72-	0.00*	TOWN	860.70	1,817.37
12/01/18	0.00	0.00	0.00	0.00*	COUNTY	860.70	1,817.37
Total	\$3,442.80	\$10,942.99	\$4,956.68-	\$1,197.09-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							
IMPORTANT DISCLOSURES							
COLORADO: Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228, 888.738.5576. NEW YORK CITY: 1411662, 1411665, 1411669. OREGON: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call 866.814.9710 or visit http://dfr.oregon.gov . TEXAS COLLATERAL ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877.276 5550. A complaint form and instructions may be downloaded and printed from the Department’s website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov .							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. SEE **IMPORTANT DISCLOSURES** IN THIS LETTER.

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN
MADISON DIVISION

In re:
RICHARD BREWER,
Debtor.

Chapter 13
Case No. 18-11255-cjf

CERTIFICATE OF SERVICE

The undersigned certifies that on December 7, 2018, he caused a copy of the Notice of Mortgage Payment Change to be served by U.S. mail on debtor, Richard Brewer, 5534 West Arroyo Court, Janesville, Wisconsin 53545; and, on the same date by electronic means *via* CM/ECF on debtor's counsel, Wade M. Pittman, and the chapter 13 trustee, Mark Harring, and the office of the United States Trustee.

Dated in Wauwatosa, Wisconsin on December 7, 2018.

O'DESS AND ASSOCIATES, S.C.
Attorneys for Federal National Mortgage Association
("Fannie Mae"), a corporation organized and existing
under the laws of the United States of America

By: D. Alexander Martin
State Bar No. 1046591

O'Dess and Associates, S.C., is attempting to collect a debt and any information obtained will be used for that purpose.

If you have previously received a Chapter 7 Discharge in Bankruptcy, this correspondence should not be construed as an attempt to collect a debt.